

Prudential Group Variable Universal Life

Issued by The Prudential Insurance Company of America

Average Annual Total Return as of March 31, 2004

(N/A - figures for these time periods are not available.)

Fund Name	Inception Date	One Year	Three Years	Five Years	Ten Years	Since Inception
Prudential Money Market Portfolio Prudential Money Market Portfolio 7-Day Yield as of 3.31.2004 0.33%	May 13, 1983	0.33	1.27	2.85	3.81	5.13
Prudential Diversified Bond Portfolio	May 13, 1983	7.28	6.25	6.23	6.76	8.00
¹ SVSII Scudder High-Income Portfolio	April 6, 1982	20.16	6.88	2.83	5.79	10.00
Prudential Flexible Managed Portfolio	May 13, 1983	27.96	3.48	1.31	7.06	8.94
T. Rowe Price Equity Income Portfolio	March 31, 1994	35.50	4.62	5.41	11.84	11.83
Prudential Equity Portfolio	May 13, 1983	38.68	0.39	0.82	8.65	10.99
Prudential Stock Index Portfolio	October 19, 1987	33.99	(0.08)	(1.84)	10.90	11.79
MFS Research Series	July 26, 1995	33.05	(2.98)	(2.69)	N/A	6.66
Prudential Jennison Portfolio	April 25, 1995	34.35	(4.14)	(4.98)	N/A	9.13
Janus Aspen Series Growth Portfolio	September 13, 1993	31.19	(5.25)	(4.64)	8.15	8.15
T. Rowe Price New America Growth Portfolio	March 31, 1994	38.97	0.68	(3.05)	8.28	8.28
Prudential Value Portfolio	February 19, 1988	41.54	1.63	4.76	10.04	11.28
Lazard Retirement Series Small Cap Portfolio	November 4, 1997	50.06	11.85	13.46	N/A	8.10
^{2,3} Templeton Foreign Securities Fund Class 2	May 1, 1992	52.18	1.48	1.95	6.97	8.32
Janus Aspen Series International Growth Portfolio	May 2, 1994	65.30	0.39	4.31	N/A	10.95
Prudential Global Portfolio	September 19, 1988	41.27	(1.17)	(0.03)	6.24	7.25

The figures above depict the separate account's performance as if it had invested in the funds since each fund's inception date. The above performance information represents past performance, and is no guarantee of future results. The amounts shown in all tables reflect daily charges for mortality and expense risks equivalent to an effective annual charge of 0.45%. The rates of return reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees and expenses. **The rates of return do not reflect product-related charges or administrative charges, such as charges for taxes attributable to premiums or administrative expenses, processing fees, Cost of Insurance and additional benefits and transaction charges. If such charges were reflected, the performance quoted would be significantly lower.**

The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the premiums paid into the policy.

The advisors for certain funds have either absorbed or currently absorb certain expenses for the portfolios above. Without these arrangements, which are subject to change, the average annual total returns would have been less.

The 7-day yield quotation more closely reflects the current earnings of the Money Market fund than the total return quotation. An investment in the Prudential Series Fund Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$10 per share, it is possible to lose money by investing in this subaccount.

Portfolios that invest in foreign securities, such as the Prudential Series Fund Global Portfolio, Templeton Foreign Securities Fund, and Janus Aspen Series International Growth Portfolio, present certain unique risks not associated with domestic investments, such as currency fluctuations and political and economic changes. Remember the value of your investment will fluctuate with changing market conditions.

Any loan or withdrawal will reduce cash values resulting in a lower death benefit and may have tax consequences. If you are interested in a personalized illustration that shows the effect of insurance charges on contract values, or for costs and details of this coverage, please call The Prudential Insurance Company of America's GVUL Customer Service Center at 800-562-9874.

Group Variable Universal Life (Contract Series: 89759) is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark NJ 07102-3177 and is distributed by Prudential Investment Management Services LLC (PIMS), located at Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. Both The Prudential Insurance Company of America and Prudential Investment Management Services LLC are Prudential Financial companies.

This material must be preceded or accompanied by a GVUL Prospectus. The GVUL prospectus and prospectuses for the individual funds are included in your GVUL Enrollment Kit. To obtain any of the fund prospectuses prior to enrolling, please call The Prudential Insurance Company of America's GVUL Customer Service Center at 800-562-9874. Please read the prospectuses carefully before you invest, forward premiums or apply for coverage.

(Additional information on reverse side.)

¹ Effective May 1, 2003 SVSII Scudder High-Yield Portfolio was renamed SVSII Scudder High-Income Portfolio. Computed using month-end Net Asset Values (NAVs) from inception of 4/6/82 - 7/31/96, and daily NAVs 8/1/96 through the current reporting period.

² Computed using month-end NAV's from inception of 5/1/92-12/31/93, and daily NAV's 1/1/94 through current reporting period, which may cause the actual percentage to vary slightly.

³ Class 1 NAV's used 5/1/92-5/4/97, and Class 2 NAV's 5/5/97 through current reporting period. Performance after 5/1/97 reflects Class 2's higher annual fees and expenses resulting from its rule 12b-1 plan; maximum annual 12b-1 fees are 0.25%.